

CLERK'S OFFICE U.S. DIST. COURT  
AT HARRISONBURG, VA  
FILED

FEB 07 2011

January 28, 2011

JUDIA C. DUDLEY, CLERK  
BY: \_\_\_\_\_  
DEPUTY CLERK

To whom it may concern;

Lawsuit name; Domonoske V. Bank of America NA Settlement Case No. 5i08v000066

This letter is regarding the reasons why I think Bank of America is involved on the houses.

1<sup>st</sup> I am being earring on the news that a lot of people is being losing their houses do to Bank of America.

2<sup>nd</sup> Bank of America appreciated my house for more money than what is worth on 2006. I think that is why I lost my house by the mistake of AMC Mortgage.

3<sup>rd</sup> On 2009 we were going to lose are house by mistake of America Home Mortgage.

4<sup>th</sup> on January 17 of 2010 I was going to die on Memorial Hospital I think Maurice Abdelmalek pay Memorial Hospital to kili me.

5<sup>th</sup> Days before this date Lizet Moreno and her friend "Nena" they gave me a juice supposable to lose weight but I think t was poison because I felt seek after I drink that Lizet told me it was because of the Mexican pills call Anapsique amitriptilina 25 mg that I was taking in recommendation of a doctor but it wasn't that. I try recently by taking the same pills and mixing them whit drugs it didn't happened nothing to me. I will appreciated if you can help me whit all this.

I'm thankful for you guys letting me participate on the settlement, I want to fallow the lawsuit against Bank of America because in 2006 I went to Bank of America in Arvin California to get help whit my house and one of the workers told me that a lot of people that didn't make money were getting expensive houses after that a lot of people started losing their houses, and that's why I want to fallow whit the lawsuit.

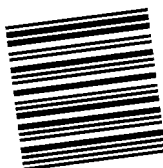
Name of the lawsuit Domonoske V. Bank of America N. A. Case No. 5i08cv000066

Sincerely

Victor Navarro  
418 Plumtee Dr  
Arvin CA 93203  
661-854-2753

*Victor Navarro*

U.S. POSTAGE  
U.S. PAID  
BAKERSFIELD, CA  
93203  
FEB 03 11  
AMOUNT  
**\$5.54**  
00043503-05



22802

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**CERTIFIED MAIL™**



7010 1670 0001 2268 3644

Victor Navarro  
418 Plumtree  
ARVIN CA, 93203

**RETURN RECEIPT  
REQUESTED**

Clerk of the court  
United States District Court  
United States street  
116 N. main street  
Room 341  
Harrisonburg, Virginia 22802

150  
200  
RETURNED

2280236832

FEB 07 2011

JULIA C. DUDLEY, CLERK  
BY: [Signature] DEPUTY CLERK

To whom it may concerns,

I object to the settlement in the *Domonoske* case "*Domonoske v. Bank of America, N.A.*, Case No. 5:08CV00066" since Bank of America offered an excellent service in regards to mortgage application and closing benefits and did actually disclose my FICO credit score well before the mortgage loan approval notice was issued.

My true and honest opinion is that Bank of America conducts its business well within law limits.

Thanks.

Joseph Halabi

1814 Whispering Forest Dr

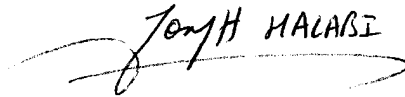
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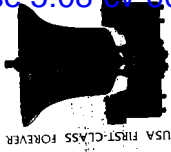
Tel: 6179535379

Signature: \_\_\_\_\_



THIS NOTICE WAS SENT TO THE CLASS & DEFENSE COUNSELS  
ON THE SAME DATE THAT WAS SENT TO THE COURT "02/05/2011"

 JOSEPH HALABI



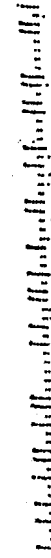
HOUSTON TX 77001

08 FEB 10 11 PM 10 L

Mr. Joseph Halabi  
1814 Whispering Forest Dr.  
Humble, TX 77339-2973



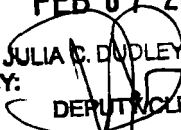
TO: CLERK OF THE COURT  
UNITED STATES DISTRICT COURT  
116 N. MAIN Street  
Room 314  
HARRISONBURG, VIRGINIA 22802



22802+3432

CLERK'S OFFICE U.S. DIST. COURT  
AT HARRISONBURG, VA  
FILED

Kevin R. Toye  
330 Emberly Rd.  
Brick, NJ 08723  
732-920-0421

FEB 07 2011  
JULIA C. DUDLEY, CLERK  
BY:   
DEPUTY CLERK

**RE: *Domonoske v. Bank of America, N.A., Case No. 5:08CV00066***

Clerk of the Court  
United States District Court  
116 N. Main Street  
Room 314  
Harrisburg, Virginia 22802

To Whom It May Concern,

Please accept this letter as my formal objection to the settlement of the aforementioned case. It is my strong opinion that the Court should NOT approve the settlement for the simple fact that this is a frivolous lawsuit. This is exactly the type of lawsuit that is turning this once great country into a land our forefathers would be ashamed of. It is unfortunate that Bank of America would rather write a check in excess of \$9 Million instead of fighting these charges in court. It's even more unfortunate that the Plaintiff's filed this lawsuit based on their interpretation of the simple phrase "as soon as reasonably practicable".

After reviewing the facts about the case and the terms of the settlement I don't believe Bank of America "willfully" violated the law. I can't imagine the number of applications they received between 8/8/06 and 9/12/08 but I would contest that this was one of the busiest times during the most recent real estate boom and they would certainly have seen a significant increase in their workload. I make this contention not as simply a guess but as an employee in the County Clerk's office who is responsible for the recordation of deeds, mortgages and other real estate related paperwork so I have intimate knowledge (at least in my geographic area) related to the number of mortgages processed during that time period.

It would seem that the trial lawyers are the only ones who will really be rewarded by any possible negligence of Bank of America. A significant portion of the common fund goes to the lawyers. A very small percentage would actually go to the Plaintiff's (approximately 0.001%) and the Class

Members would get very, very little each. If all of the Class Members submit claims we would get \$2 each. If only 10% of the Class Members submit claims we would get \$20. The idea that the trial lawyers could receive up to 24% of the \$9,950,00 or approximately \$2.4 Million is preposterous to me. I understand that's how the legal system works in this country but hopefully one day the laws are changed and frivolous lawsuits like this are not allowed. These are exactly the type of lawsuits that drive prices up for the consumers and pad the bank accounts of trial lawyers.

I would like to be clear that my major objection to this settlement stems from the fact that I think it is one of those "loophole" lawsuits in which no one was adversely affected by the claim of the Plaintiff but rather they found a lawyer who was willing to take that case, knowing that Bank of America would rather settle than fight it out in court. I don't think Bank of America "willfully" acted negligently and in addition, I would also like to note that I don't even think Bank of America does a particularly good job servicing their customers. My motivation is not that I that I'm particularly fond of the practices of Bank of America and if fact I was erroneously charged a \$472.42 late fee just last week by Bank of America! I'm just sick and tired of all the lawsuits in this country and don't believe the merits of this case are justified.

I have no idea how the Plaintiff was adversely affected by Bank of America sending their credit scores 4 days later but my guess is that it had no "real" affect whatsoever on his transaction and should not be rewarded with this settlement.

Those are the reasons why I believe this settlement is unfair and any future action regarding this case should be thrown out as well. I hope my letter is considered in the Court's decision regarding this lawsuit.

Sincerely,

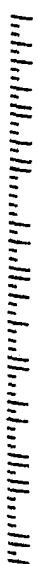
A handwritten signature in black ink, appearing to read "Kevin R. Toye", with a stylized flourish at the end.

Kevin R. Toye

Kevin R. Toye  
330 Emberly Rd.  
Brick, NJ 08723

Clerk of the Court  
United States District Court  
116 N. Main Street, Room 314  
Harrisonburg, VA 22802  
RE: Case No. 5:08CV00066

2280283832



223 Woodbridge Ln.  
Kansas City, Mo. 64145  
2/1/2011

CLERK'S OFFICE U.S. DIST. COURT  
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JULIA C. DUDLEY, CLERK  
BY:  DEPUTY CLERK

Clerk of the Court  
United States District Court  
116 N. Main Street  
Room 314  
Harrisonburg, VA 22802

Your Honor,

I am in receipt of the "Legal Notice By Order of the Court" regarding Case No. 5:08CV00066, a class action lawsuit versus Bank of America, N.A., brought by Thomas D. Domonoske.

I am deeply disturbed that such a lawsuit has been allowed to go forward.

After reading the details provided in the Legal Notice and reviewing our experience in receiving the loan that has resulted in our being included as a potential claimant, I have come to the following conclusions:

- 1) This lawsuit is totally without merit. The allegation that Bank of America violated the Fair Credit Reporting Act is without substance. There was absolutely no harm done to any loan applicant as a result of the manner in which Bank of America disclosed the applicant's credit score.
- 2) The statement in 1) above is further supported by the level of compensation that Class Members would receive under the settlement, i.e., \$14 to \$21 each. Meanwhile, the attorneys that brought the suit will receive 24% of \$9,950,000. My calculator says that will amount to \$2,388,000.
- 3) It is obvious that this lawsuit was fostered by plaintiff attorneys primarily for their benefit. It amounts to little less than extortion.

I can only wonder how such a twisted use of the legal system can be allowed by any court.

The next time you read or hear about American jobs moving overseas or about the reluctance of business people to expand and hire new employees, please consider that a significant factor in those decisions has to do with the corruption of our legal system that allows these meritless and high cost lawsuits to go forward.



I urge you to throw this lawsuit out and admonish plaintiff attorneys against this kind of legal chicanery.

Respectfully yours, -

A handwritten signature in cursive script, reading "Everett Phillips". The signature is written in black ink and is positioned above the printed name.

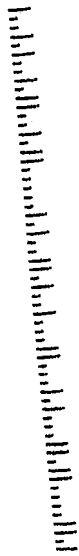
Everett Phillips

Cc: Michael J. Agolia

Everett L. Phillips  
223 Woodbridge Ln.  
Kansas City, MO 64145  
816-308-7308

Clerk of the Court  
United State District Court  
116 N. Main, Room 314  
Harrisonburg, VA 22803

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KANSAS CITY 64145  
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